"Too Much Talk About Conciliation and Arbitration," Says the Head of Ohio Citizens' League-Calls Gompers and Mitchell Enemies of the Nation.

John Kirby of Dayton, Ohio, chairman of the National Citizens' Industrial Association, arraigned labor unionism last night at the dinner of the New York Universalist Club at the Hotel St. Denis, on charges of corruption, violence and perjury, and cited many instances to prove his case.

At the last dinner of the club the speaker was John Mitchell, who presented the case for labor unionism. Mr. Kirby said last night that Mitchell and Compers, instead of being coddled and dined by politicians and the guardians of our institutions, should be treated in the same way as their friend and brother, Sam Parks.

He also referred to Gompers and Mitchell as leaders of the destroyers of peace and order and dangerous enemies of the nation, and quoted a passage from President Roosevelt's recent message to the effect that no man is above the law and no man is below it,

man is above the law and no manys below it, and wherever the law is violated by an individual, a corporation or a labor union the offender should be punished.

"It is a pity," continued the speaker, "that that axiomatic principle was not applied to the settlement of the anthracite coal strike"

President Louis A. Ames of the Univerresident folis A. Ames of the Universalist Club presided. One hundred or more business and professional men attended the dinner and none of them seemed to think that Mr. Kirby, who was the principal speaker, was too emphatic in his denunciation of labor union methods. He said in part:

It should be remembered that the employers do not stand aloof from all other classes of citizens: that the pecuniary interests of all are similarly affected by any process of inberence with the natural law of economics terrerence with the natural law of economics, and that an attack upon the constitutional rights of a single citizen of these United States by any man or by any organization of men is an assault against the State and nation, and should be the concern of all the people thereof.

If the labor question was one which in-

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nation, and should be the concern of all the people thereof.

If the labor question was one which involved the mere organization of wage earners operating within the laws for the good of all, it is not likely that we would be here to-night to discuss it. It is the rule or ruin policy of labor unions, enforced by the billy, the brick bat, the boycott, brass-knuckle and dynamite that has brought us together to hear the employer's side of the question.

Labor unions have been in existence in this country for the last half century and they have grown steadily along the same lines from a mere harmless ripple to a tremendous sea of trouble and destruction. Encouraged by public sentiment through misdirected sympathy by the politician and officeseeker, who could see personal gain by standing in with them; by employers who through shortsighted business policy have thought it wise to pat the unions on the back and submit to one Imposition after another, and by the public press, which, although with fear and demining, has gradually permitted union domination.

But now the worm has turned and the whole

domination.

But now the worm has turned and the whole country is in revolt against that which has been coddled and nursed into a destructive force fully as menacing to our industrial and social institutions as are the Anarchists of the Russian Empire or the Socialists of Germany to those countries. When more than eight hundred competitors respond to a call for a meeting, as the building contractors did here in New York, to take concerted action in defence of their rights under the Constitution of the United States it is significant that the country has opened its eyes to the real situation.

Mr. Kirby said it was impossible to dis-sociate the idea of union labor from that of brute force and cited many cases of strike

violence resulting in murders and the destruction of property.

"If violence is not a part of their policy," he asked "why are the leaders all in favor of the anti-injunction bill, which is intended to tie the hands of the courts and give free rein to violence?" He went on to say:

There are three degrees in this growth of organized labor; first, unionism; second, socialism; third, anarchy. And it has been the pandering of politicians, the conspiracy of some employers who want to save their business at the cost of principle, and the timidity of the press that have brought about the present appalling conditions in the

present appalling conditions in the

business at the cost of principle, and the timidity of the present appalling conditions in the country.

It is time to stop this trimming and compromising. I could stand here for a week and enumerate the atrocities of strikers, but I'll refer now only to the action of the striking hack drivers of Chicago, who would not allow funerals. In that strike the limit of barbarism has been reached.

There was the maximum of savagery which the instincts of wild beasts would repudiate. Pickets were placed about the tomes of the dead. Bodies had to be taken ho the cemeteries in dead wagons, except in a few cases in which determined mourners upheld their rights with pistols in their hands. What does the Civic Federation think now, after the hack drivers' strike, of its policy of conciliation and compromise? What do we think of this country, free America, when the dead cannot journey to their graves except under conditions dictated by the unions? Need we wonder that the toastmaster at a dinner of contractors at Chicago refused to toast the flag as an emblem of liberty? No, his action was patriotic.

When it is necessary for a man to carry a union card as a life insurance policy it is high time to gird on our armor and fight. Passive resistance is no longer sufficient. We must invoke the strong arm of the law.

Why should a man capable of earning \$5 a day be placed on alevel with a man devoid of ability and ambition who cannot earn \$2.50 a day? Will the better man willingly lower his own level? John Mitchell has said that he will. But he will not. Such a man does not need a labor union to help him.

We don't want a dead level in which there is no encouragement for the development of skill. Economic laws are above labor unions, and to increase or decrease wages by artificial means is as futile as trying to lift yourself by your own bootstraps. But the very cornerstone of labor unionism is to create such a dead level in which all ambition must be stifled and in which there is no encouragement for the development of skill. Econo

Frank P. Bennett of the Massachusetts Legislature and president of the Univer-salist General Convention, was optimistic salist General Convention, was optimistic. He said that the labor problem would be solved somehow some time and that such hard hitting as Mr. Kirby's would help. The Rev. Dr. Richard E. Sykes of Denver was friendly to both sides, the employers and the employees, but to balance up the discussion of the evening he spoke a good word for the unions. He said:

Unions were organized for the purpose of benefiting their members. Is it not a fact that employers have seldom increased wages, except when compelled to do so by the strong arm of the labor union? The employers have also organized for mutual benefit. The motive s exactly the same on both sides. Organiza-lon was inevitable, but you are lined up to light it out. That, gentlemen, is the method of the jungle and of savages, not of Christian

Primarily, our duty is to find out our relations and obligations to others: to help the weak. Let us think more of our duties and less of our rights, and then our rights will be more secure. In other words, let us apply the principles of Christianity to the solution of this problem.

Lydia McColgan of 563 West Forty-second street told the sergeant of the Church street police station yesterday afternoon that she had just lost at Broadway and Chambers street twenty-five twenty-dollar bills wrapped in a piece of brown paper marked "Mercantile Bank." She said she put the package of bills in her skirt pocket and thought she lost it in pulling out her handkerchief.

LAW BREAKING LABOR UNIONS OPPOSED TO SERVICE PENSION. Senators Will Try to Postpone Any Such

Bill Sent From the House.

WASHINGTON, Jan. 25 .- Surprise and displeasure have been caused among the Senate Republicans by the knowledge that their colleagues in the House of Represen-tatives have decided that a service pennsion bill must be passed in order to meet the demands of the Grand Army of the Repubic and other soldier organizations. The Senate leaders, Republicans and Democrats, regard it as a grave mistake to provide for such a vast annual expenditure as will be required by the proposed law, and they will attempt to postpone, until next year at least, any such bill that may come from the House. They are not particularly sanguine of doing so, in view of the fact that the personnel of the Senate Pension Committee seems to be favorable to pension legislation. Estimates of what the annual expenditure for a service pension bill would be range all the way from \$15,000,000 to \$60,000,000.

THE BEAVERS CASE ADVANCED.

Supreme Court Assigns It for Argument on March 7-Validity of a War Tax.

WASHINGTON, Jan. 25.-Chief Justice Fuler to-day announced a recess of the Supreme Court from Monday next until Feb. 23. But one opinion was handed down to-day, that concerning the validity of the war tax on the conveyance of real estate. The action was brought by Robert A. Chesebrough nai Revenue for the Second district, and afcarried to the Supreme Court on constitutional grounds. Without passing on that question, however, the court based its question, however, the court based its opinion on the plea that the appeal was not fairly presented, the payment of the tax which Chesebrough sought to recover being paid voluntarily and not, as was asserted, by coercion. The judgment of the lower court was therefore affirmed.

The cases brought from the Southern Judicial district of New York by George W. Beavers and Maurice Runkle, who were indicted in Brooklyn for complicity in the postal frauds, were advanced and assigned

postal frauds, were advanced and assigned for argument on March 7. Beavers and Runkle resist transfer from New York to Brooklyn on the ground that a certified copy of the indictment is not sufficient

warrant for such action. warrant for such action.

The court also set for argument on the same date three cases involving the legality of the action of the Postmaster-General in excluding from transmission as second class mail matter such publications as do not come within the rules promulgated several months ago. months ago.

NORTH PACIFIC NAVAL STATION. The General Board Recommends One in the Alcutian Islands.

WASHINGTON, Jan. 25.-Secretary of the Navy Moody has received from the General Board of the Navy a recommendation that a strongly fortified coaling station be established at Kiska Island, in the Aleutian chain. 'According to the board, the place is of greater strategic value than any other point in the North Pacific. The plans provide for storing 100,000 tons of coal, or four times as much as can be stored at or four times as interface and be selected at the screen at San Francisco, and the estimated cost of the work is \$1,500,000. There is a fine harbor in Kiska Island, and a natural breakwater for this is formed by Little Kiska Island.

Kiska Island.

Kiska Island is in the main Aleutian chain, 500 miles west of Dutch Harbor. It was recently surveyed by the Pacific squadron under Rear Admiral Glass, and in April some naval officers will be sent there on a collier to get additional information to enable contractors to bid intelligently on the construction work.

CONFERENCE ON OUR PARKS. Experts Investigating Possibilities in Their Extension.

held at his office in the Tribune Building
yesterday afternoon and discussed the
city's parkways and parksites. The committer is covered of John C. Olmsted.
The backs were evaluated will reach \$100,000. mittee is composed of John C. Olmsted, Brookline, Mass., who came here to attend the meeting; F. W. Kelsey, Charles N. Lowrie, George F. Pentecost and Dean Alvord.

Charles Griffiths, president of the Fast End Taxpayers' Association of Douglaston and vice-president of the United Civic ton and vice-president of the United Civic
Association of Queens, presented maps
and argued for the preservation of the
watersheds and seaside parks of Queens.
Cornelius Kolff, secretary of the Staten
Island Chamber of Commerce, presented
maps and pressed the desirability of five
new park systems in Staten Island. Reginald G. Bolton appeared for the northern
part of Manhattan. Coney Island parks
and Richmond also were discussed.

Mr. Olmsied, Mr. Kelsey and Mr. Lowrie
were each invited to investigate a borough
and to report on its park facilities and
possibilities. It is the purpose of the committee, through the Municipal Art Society,
to submit a report on the city's park sys-

to submit a report on the city's park sys-tem later to the Mayor, the Park Commis-sioners and the Board of Estimate, with recommendations as to the future policy of the city in creating new parks and boule-

GUILTY, SAYS CARVEL.

Ex-Walking Delegate's Friends Think

Sentence Will Be Suspended.

Richard Carvel, the former walking lelegate of the Derrickmen and Riggers' Union, pleaded guilty before Justice Giegerich in the Criminal Term of the Supreme Court yesterday to the charge of extortion made against him by Thomas T. Hopper of Isaac A. Hopper & Sons, contracors on the Custom House building at Bowling Green. Carvel was one of the first walking delegates to be indicted and it is believed has told the District Attorney all he knew about the graft game. It was said in the District Attorney's office yesterday, however, that he had not given any information of real value, Carvel's counsel stated to the Court that his client had no criminal intent when he asked and got \$900 from Hopper. He said that Carvel believed that Hopper owed a stone contractor on the building a large sum of money, and that this cona large sum of money, and that this contractor had commissioned Carvel to collect it on a contingent fee. Of the \$300 Carvel took from Hopper, \$500 went to the contractor. Hopper charged that Carvel had threatened to tie up the whole Custom House job if the \$300 was not paid. It was stated on Carvel's behalf that he had given up the walking delegate business.

District Attorney Rand said that he was satisfied to accept a plea of guilty, because he believed that Carvel, while violating the law, did so without criminal intent and had done all he knew how to make amends. Carvel will be brought up for sentence to-day. There was a rumor around among some of his friends who haunted the hallways outside the court room that he is to get off with a suspended sentence. He is a Tammany man of D. F.McMahon's district.

To Start Labor Unions in Porte Rico. Samuel Gompers, president of the American Federation of Labor has been directed by the executive council of that body to investigate industrial conditions in Porto Rico and start local trades unions there. He will come to New York in a few days and have a talk with the local unions and will sail for Porto Rico on Feb. 13.

LAXATIVE BROMO QUININE. To get the genu-ine, eall for the full name. 25 cents.—Ada,

WOOD'S NOMINATION A NEW ONE

THE amateur cocktail mixer is a greater bore than the amateur

cook. If you like to serve a cocktail that makes a man smack his lips in delightdon't mix it yourself. GOLD LION Cocktails (ready to ice) never vary. GOLD LION Cocktails—Seven kinds—Manhattan, Vermouth, Whiskey, Martini, Tom Gin, Dry Gin—and the American

Of good wine merchants. The Cook & Bernheimer Co.

NASHUA, N. H., HIT HARD BY ANOTHER BANK FAILURE.

CLOSED BY A DEFALCATION

Treasurer of the Nashua Trust Co. Arrested for a Shortage of \$75,000, and the Company's Doors Are Shut-City Has Lost \$5.000.000 by Bank Fallures.

NASHUA, N. H., Jan. 25.-The closing of the Nashua Trust Company to-day, through the defalcation of its treasurer, of New York against the Collector of Inter-nal Revenue for the Second district, and af-of events which have made Nashua one of ter being decided against the plaintiff was the most unfortunate cities in the United States for losses to its people through unsound banks and unwise investments. It has 25,000 inhabitants and \$18,000,000 valuation. It is estimated that in the last ten years the inhabitants have parted with \$5,000,000 which they believed they were laving by.

Since 1893 four city banking institutions have closed their doors and several of the country banks in neighboring towns were obliged to succumb, chiefly through losses sustained here and in investments in the Western States. While several heavy losses have been due to defalcations, the Nashua Trust Company is the first to suspend through alleged wrongdoing committed by banking officials in Nashua.

Previous to the alleged shortage at the Nashua company, the only defalcation in the city occurred at the Indian Head National Bank in 1895, when Cashier Frank McKean fled to Buenos Ayres, leaving a shortage of about \$100,000. During the troublesome times of 1893 and 1894 the Mechanics' Savings Bank and the Nashua Savings Bank of this city failed, owing depositors large amounts. In 1897 the Security Trust Company of this city and Grand Forks, N. D., was placed in the hands of assignees and was wound up.

About the same time the Globe Savings Bank of Chicago, of which Charles Spalding, formerly of Nashua, was president, failed. Of the \$200,000 capital stock, Nashua people held \$100,000, and their losses through this crash were considerable, assessments having been levied by the assignee. Spalding's father was Solomon Spalding, president of the New Hampshire Banking Company of Nashua, and the affairs of this concern were so affected by the collapse in Chicago that it went into the hands of an assignee.

Nashua investors were heavily interested in the Sioux City National Bank and the Union Stock Yards Bank of Sioux City, Ia., and when they got into trouble during the Mechanics' Savings Bank and the Nashua

and when they got into trouble during the panic of 1893 heavy assessments were levied on the stockholders. Nashua people lost similarly through the failure of the Omaha Exchange Bank of Omaha, Neb., and through the closing of numerous other Western

Goggin was arraigned this morning at a special session of the police court before Judge Charles W. Heitt on a specific charge of embezzling \$5,000. He entered a plea A meeting of the committee on parks of the Municipal Art Society, of which Col. Henry W. Sackett is chairman, was

The books were examined on Saturday the well known landscape architect of Brookline, Mass., who came here to attend the meeting F. W. Kelsey. Charles N. president, aver that they had suspected wrongdoing only a short time. Goggin was very popular, about 35 years old, and was devoted to athletics and social diversions.

George E. Gage of Malden, Mass., for merly a director in the bank and later a Eank Commissioner of New Hampshire, obtained a loan from the bank through Goggin amounting to \$20,000. It is said that Goggin marked the interest on Gage's loan paid when it was not paid. Goggin, it is said, then began speculating to make good his transactions with Gage. Gage's property in Manchester was at-

tached on Saturday night by Sheriff Doane on a claim by the Nashua Trust Company Goggin is a member of the Country Club of Lowell, and was a frequent visitor at the golf links at Tyng's Island.

HOUSE PASSES ARMY BILL.

Item Appropriating \$400,000 for General Hospital Is Stricken Out.

WASHINGTON, Jan. 25 .- After three days consideration the House to-day passed the Army Appropriation bill. The item appropriating \$400,000 for a general army hospital in Washington and the provision for the consolidation of the records and correspondence division with the remaining part of the Adjutant-General's office, under a military secretary, to be Gen. Ains-worth, were stricken out of the bill on points of order as new legislation. The last men tioned provision will be included in a sepa rate measure, which will be reported from the Committee on Military Affairs.

An amendment was agreed to which prohibits any part of the money appropriated under the bill from being paid to retired officers who also draw salaries as clerks or as other employes of the Govern

The Weather.

Mr. Dunn thinks that the zero weather promised by the Weather Bureau for this morning in this city has very little chance of getting here. The temperature in the Lake regions and the upper Mississippi and Missouri valleys ranged from zero to 34 degrees below zero yesterday morning, but the cold was not moving this way. The coldest was 34 below, at Bismarck, N. D. The zero weather was pushing into the Southwest, being cut off from the eastward by an advancing area of low pressure from southwest Texas, preceded by warmer weather in the lower Mississippi and Arkanwas falling in the latter section and threatening conditions and rain prevailed in the former. Save for scattered light snow in the Lake regions, the weather was fair.

In this city the day was fair and colder in the morning and warmer in the afternoon; wind, fresh to brisk northwest, shifting to south; average humidity, 48 per cent.; barometer, corrected read to sea level, at 8 A. M., 30.47; 3 P. M., 30.45. The temperature yesterday, as recorded by official thermometer, is shown in the annexed

table: 1904, 1963, 1904, 1903, 1904, 1903, 15° 22° 6 P. M. 21° 27° 12 M. 16° 24° 9 P. M. 22° 26° 3 P. M. 21° 25° 12 Mid. 20° 26° WASHINGTON FORECAST FOR TO-DAY AND TO-MORROV For eastern New York, increasing cloudiness to day, with snow; rising temperature in the interior snow and colder to-morrow; variable winds, becomin fresh northeasterly.

For eastern Pennsylvania, New Jersey and Dela

ware, snow to-day, clearing and colder to-morrow fresh northeast winds, becoming northwesterly.

For the District of Columbia and Maryland, sno to-day; fair and colder to-morrow; fresh southeas winds, becoming northwesterly. For New England, increasing cloudiness to-day

with snow in west portion; to morrow, snow; varia-ble winds, becoming fresh northeast. For western Pennsylvania and western New York snow to-day and to-morrow; variable winds, be-

ALSO THAT OF CRUM TO BE COL-LECTOR AT CHARLESTON.

Then Why Do They Assume Office Before Being Confirmed by the Senate? -The "Constructive Recess" Idea Repudiated by Senators of Both Parties

WASHINGTON, Jan. 25 .- The Tillman resolution, asking the Judiciary Committee to determine what constitutes a recess of the Senate, was called by Mr. Tillman

(Dem., S. C.) again to-day. Mr. Hale (Rep. Me.) brought in the nominations by the President of Gen. Leonard Wood and Collector William D. Crum (colored) of Charleston, S. C. These show that the nominations are original and not recess appointments.

Mr. Mitchell (Rep., Ore.)-But these nominations do not give them the right to hold office.

Mr. Hale-That is another matter. The Comptroller will settle that on the question of salary. He is an able, industrious man, and I have no doubt he will make short shrift of this matter.

Mr. Mitchell-I have a very decided pinion that they cannot hold office under these nominations until the Senate confirms them.

Mr. Bailey (Dem., Tex.)-I take it that no Senator will agree that the President can appoint a man during a session of the Senate and that he can take office, and that we can throw the whole matter upon the Comptroller on the question of salary. The question of salary is the smallest part of this matter.

Mr. Hale-But the question whether these people hold office or not is not before us. These are mere original nominations, and the question of holding office is not involved.

Mr. Tillman read a letter from Secretary

Shaw, saying that Dr. Crum was appointed precisely at 12 o'clock noon on Dec. 7, when the Senate was "constructively in

recess."

"I see telegrams, also, from the Philippines," shouted Mr. Tillman, "signed by Leonard Wood, Major-General. He is not a Major-General."

Mr. Aldrich (Rep., R. I.) suggested that Mr. Tillman should ask Secretary Shaw for more specific information regarding the circumstances under which Crum is holding office.

Mr. Tillman accepted the suggestion

Mr. Tillman accepted the suggestion and the resolution went over.

Mr. Tillman later offered a resolution Mr. Itiman later oldered a resolution calling upon the Secretary of the Treasury for information regarding the appointment of Dr. Crum, which was agreed to.

Mr. Tillman later oldered the appointment of Dr. Crum, which was agreed to form of the following resolution, designed to bring out the facts regarding Gen. Wood's appointment:

regarding Gen. Wood's appointment:

Resolved, That the Secretary of War be, and
he is hereby, instructed to send to the Senate information in the nature of answers to
the following questions:

First—What officers in the army were appointed during the recess of the Senate occurring between March 19, 1903, to Nov. 9,

1903?

Second—Were commissions issued to these

Second—Were commissions issued to these officers, and if so, of what character?

Third—What officers failed of confirmation during the special session beginning Nov. 9 and ending Dec. 7, 1903?

Fourth—Have these officers been reappointed and have commissions been issued to them? to them?

Fifth—If so, what is the character of the commission and what authority of law is there for its being issued?

On the objection of Mr. Warren of the

Committee on Military Affairs the resolution went over.

ROOSEVELT PLAYING POLITICS.

Listens to Appeals for Office From States in Which There Is Hanna Sentiment. Washington, Jan. 25.-Senators and Representatives from several Western States which are supposed to be for the nomination of President Roosevelt, but in which there is considerable Hanna sentiment, are now asking the President with great freedom for certain Federal appointments which have, for various reasons, DID LITTLE WALTER WYNNE At a meeting of representatives of local been long deferred.

There was some surprise to-day when the President sent to the Senate the nomination of H. Smith Woolley to be assayer of the mint at Boisé, Idaho. Mr. Woolley was named by the President last summer as a recess appointee, but his nomination was not sent to the Senate at the extra session in November. The reason for withholding the nomination at that time was that charges had been filed against Woolley, charges had been med against woolley, which subsequently, according to intimations from the White House, had been fully sustained. The main charge was that Woolley had been a Bishop in the Mormon Church. This aroused the anti-Mormon sentiment in Idaho, and a bitter fight on the appointment was made.

on the appointment was made. Woolley's name not having been sent to the Senate during the extra session he ceased to hold office under his recess appointment when the extra session adjourned on the first Monday in December. The opponents of Woolley were sure that he would not be appointed again. Senator Heyburn, who favors Woolley, had a long conference with the President this morning, and the name was sent to the Senate after-

ward.
The South Dakota Senators and Representatives have been urging the President for some time to create several offices in the Indian and land departments in that State. The Indian Office here is opposed to the proposed creation of these places, but the South Dakota politicians are hungry for office. It was said to-day that the President would almost certainly appoint an Indian agent at Yankton, although the Commissioners of Indian Affairs has reof Indian Affairs has reported that the office is entirely unneces-

DEMOCRATIC CAUCUS INQUIRY. Resolution Calling for Panama Correspondence Offered in the Senate.

WASHINGTON, Jan. 25.-The resolution agreed to in the Democratic caucus on Saturday demanding from the President the complete correspondence between the State Department and Minister Beaupré. and between the latter and the Government of Colombia, concerning the construction of a canal and the separation of Panama from Colombia, was offered in the Senate to-day by Mr. Culberson (Dem. Tex.). The resolution reads:

tion reads:

Resolved, That the President be requested to inform the Senate whether all the correspondence and notes between the Department of State and the legation of the United States at Bogota, and between either of these and the Government of Colombia for the construction of an Isthmian canal, and all the correspondence and notes between the United States and any of its officials or representatives, or the Government of Panama, concerning the separation of Panama from Colombia, have been sent to the Senate, and if not, that he be requested to send the remaining correspondence and notes to the Senate in executive session.

The resolution went over until to-morrow The resolution went over until to-morrow without debate.

FIRED UPON BY MOROS. Further Particulars of the Fight in Which Lieut. Flake Was Killed.

WASHINGTON, Jan. 25 .- A cable despatch received at the War Department this morning from Gen. Wade in Manila gives additional information in regard to the latest fight with Moros of Mindanso. Major Robert L. Bullard, Civil Governor of the Lake district, went with his command for a con-ference with the Lake Moros. While the officers were parleying they were fired on by a body of natives, and Second Lieut. Campbell W. Flake was killed. Second Lieut. William E. Roberts and Private Foy vere wounded.

The Americans then charged the forts of the Moros and captured them, after killing twenty Moros. CURES COLDS IN GREAT BRITAIN LAXATIVE BROMO QUININE. To get the genu-ine, call for the full name. 25 cents.—A60.

TWENTY-NINTH ANNUAL STATEMENT

## Provident Savings Life Assurance Society

346-348 BROADWAY, NEW YORK.

EDWARD W. SCOTT, President.

JANUARY 1, 1904. LIABILITIES. ASSETS. Reserve Fund for Policyholders (as per Certificate United States, Municipal and Railroad Bonds and of New York Insurance Department)...... \$6,011,423.00 8tocks...... \$795,096.89 All other Liabilities..... 267,716.78 Bonds and Mortgages (first liens)...... 583, 125.44 \$6,279,139.73 Loans to Policyholders on their Policies as seeu-Surplus as regards Policyholders.. 1,030,999.04 rity (reserve value thereof \$2,850,000)..... 2,809,213.69 Cash in Banks and Trust Companies at Interest... 483,957.45 Quarterly and Semi-Annual Premiums (Deferred) not yet due, Reserve charged in Liabilities (Net). 58,500.00 Loans Secured by Collateral..... Premiums in Transit, Reserve charged in Liabili-Accrued Interest, Rents and other Assets ........ 394,403.30 \$7,310,138.77

DISBURSEMENTS. INCOME. 145,889.39 Excess Income over Disbursements...... 851,418.78 84,205,081,91 \$4,205,081.91

We, the undersigned, a Committee elected by the Board of Directors of the Provident Savings Life Assurance Society, do hereby certify that we have in person carefully counted and examined, in detail, the assets of the Society, and that the foregoing Statement thereof is true and correct.

| P. C. Lounsburn, | Wm. T. Gilbern, | Committee, Chas. W. Drake, | Assurance in Force, - - - - - - -\$105,138,035.00 Returned to Policyholders since organization

Death Claims due and unpaid -NONE. RECORD FOR 1903

and now held for their benefit, over - - - - -

\$7,310,138.77

ASSURANCE WRITTEN, \$42,000,000.00 INCREASES SHOWN IN

PAYMENTS TO POLICYHOLDERS; INCOME; ASSETS; SURPLUS; ASSURANCE WRITTEN: ASSURANCE IN FORCE.

The amount paid to Policyholders was at the rate of \$963.66 for every working hour of every business day throughout the year.

State of New York Insurance Department.

Albany, January 15th, 1904. I, FRANCIS HENDRICKS, Superintendent of Insurance of the State of New York, do bereby certify that the PROVIDENT' SAVINGS LIFE ASSURANCE SOCIETY of the City of New York, in the State of New York, is duly authorized to transact the business of Life Insurance in this State.

I further certify that in accordance with the provisions of Section eighty-four of the Insurance law of the State of New York, I have caused the policy obligations of the said Company, outstanding on the 31st day of December, 1903, to be valued as per the Combined Experience Table of Mortality at four per cent. interest, and the American Experience Table of Mortality at three and one-half per cent. interest, and I find the net value thereof on the said day to be Six Million, Eleven Thousand, Four Hundred and Twenty-Three Dollars, as follows:

Net value of Policies, Additions, Annuities, Less net value of Policies reinsured, - -

In Witness W bereof, I have hereunto set my hand, and caused my official seal to be affixed, at the City of Albany, the day and year first above written.

\$6,011,423 FRANCIS HENDRICKS,

As for Tommy Leay, He Felt Like Jumping

Off, but Walter Wouldn't Let Him-Then Along Came the Gallant Rescuer and the Boy Hero's Adventure Was Over.

Walter Wynne, 7 years old, small and hubby, is the leader and hero of all the boys of Whitestone, L. I. Tommy Leay, tall and lean, and three years his senior, is under a cloud. This is because of an incident, that occurred on Sunday when the two boys were caught on a cake of ice that was

being blown out on Long Island Sound. "Say," said Walter yesterday, as he stood in the centre of a group of companions and told of his experience, "you've seen the pictures of George Washington crossin' the Delaware, haven't yer? Well, that's just how I felt, except that George was in a boat and had a lot of other heroes with him, while I had a big kid with me who cried. But say, don't say that I said that, because it'll hurt Tommy's feelin's, and the fellers have been guyin' him all day. The two boys and a score of compani The two boys and a score of companions played nearly all day Sunday on the ice

played nearly all day Sunday on the ice that has formed in front of what is known as "The Forge," at Whitestone landing. There is a long pier at this place. The boys skated and played games on the ice until late in the afternoon.

Then, some of them proposed that they try to get out as close to the edge of the ice as possible. Little Walter Wynne was a continuous than the rest and several than the rest and several properties.

many venturesome than the rest, and several times he went so far that the others refused to follow. Then he stood and jeered at them until finally Tommy Leaverept out after him.

The ice cracked and the two boys were drift ice cracked and the two boys were drift or a clab, about eight feet square. adrift on a slab about eight feet square. The wind was strong and they were being carried out on the Sound.

The other boys scampered ashore and told Constantine Mickrowitz, who has charge of the Long Island Railroad roundhouse near the pier. He sent one of the boys over to Frank Boerum, who has a boathouse

about 200 feet away.

Then Mickrowitz got a long coil of rope and ran down to the end of the pier. There was a heavy iron ring at the end of the rope and Mickrowitz slung it out into the water. It fell within twenty-five feet of the bow on the side of ites.

water. It fell within twenty-live feet of the boys on the cake of ice.

From the actions of Tommy Leay it looked as though he intended to jump and swim for the rope. Walter grappled with him and the cake of ice on which they were standing bobbed up and down like a cork. If Toromy had jumped he probably cork. If Tommy had jumped he probably would have been drowned, as he wore a pair of rubber boots.

Meantime Boerum had started in a row-boat after the two boys. He had some

difficulty in breaking through the ice covered water with his boat, but he finally caught up with the floating ice cake opposite the New York Yacht Club station. Tommy was jumping up and down on the ice and Walter was warning him that if the ice and Walter was warning him that if he didn't keep quiet he would break the ice and they would both go down. Walter was holding Tommy and trying to steady him, but the older boy, when he saw the boat close by, made a vigorous effort to jump into it. Boerum yelled that he would let Tommy drown if he didn't keep still, and that seemed to have the right effect, for Roerum got the boys into his boat withfor Boerum got the boys into his boat with-out much trouble.

Odell Expected at Roosevelt Dinner. The Twenty-seventh Assembly District Republican Club will give what the members are calling a "Roosevelt dinner" in the Madison Square Garden concert hall on Feb. 10. President Nicholas Murray Butler of Columbia will speak on "the Panama Canal Situation." Gov. Odell and Senator Elsberg are also expected to speak. George W. Wickersham, president of the club, will be toastmaster.

B. R. T. SPENT \$8,000,000 Last Year in Improvements, and Will Race Suicide Far From the Thoughts of

boards of improvement and taxpayers' associations held last night in the rooms of the Manufacturers' Association in Montague street, Brooklyn, President Winter of the Brooklyn Rapid Transit Railroad made a warm defence of his road. The meeting was for the purpose of considering

Spend \$15,000,000.

transit conditions in Brooklyn, and President Winter was there by invitation. Ludwig Nissen presided. In his opening ddress he made a severe attack on the Brooklyn Rapid Transit system. He said that the management was either unscrupulous or grossly incompetent and alleged also that the stock of the company was

watered. Mr. Winter replied to Mr. Nissen. He told of efforts he had made since he became president of the company a year ago to better conditions on the road, and enumerated various expenditures made for improvements. He said that in all \$8,180,000 had been spent for this purpose.

Of this, he said, \$500,000 had gone for improving tracks and stations; \$527,000 for establishing sub-stations; \$1,500,000 for new cars; \$2,000,000 for power; \$400,000 for real estate and improvements, and \$400,000 for electricity and modernizing the system. In addition to this, Mr. Winter said, the company had made a contract for new cars

"There is not one pint of water in the stock," said Mr. Winter in reply to Mr. Nissen's charge that the stock of the company was watered.
Continuing, Mr. Winter said that he had recently told the directors that they would have to expend \$15,000,000 more if they hoped to get back the money they had already put out. There were certain reason-able grounds for complaint, Mr. Winter added, but he was making every effort to improve facilities and to bring the road

o a proper standard. to a proper standard.

Benjamin F. Blair, the next speaker, said there was no doubt that Mr. Winter's task was herculean and that the company's policy of economy had been deferred for several years. One thing he couldn't understand, however, was why the elevated cars should be crowded at 5 o'clock on Sunday afternoon. Mr. Winter said he couldn't either, and if that was the case there was something wrong.

something wrong.

It was finally decided to appoint a committee of five to consider what legislation is necessary to meet the situation. It was also decided to prepare a bill to be submitted to the Legislature which should include a provision for a local railroad complete. clude a provision for a local railroad com-

Commission on Bird Will Case. A commission will be appointed under

an order issued yesterday by Surrogate Fitzgerald to investigate the allegations of Harrison K. Bird, Gov. Odell's military secretary, that one of the wills of his father, Col. William Bird, was drawn while he was under undue influence. This will was executed in New Brunswick, N. J., and gives Harrison K. Bird but a small share of the estate. Under a previous will Harrison K. Bird inherits all of his father's fortune but \$25,000. There is a third will which still other relatives want probated.

President of Nicaragua Wants to Send

WASHINGTON, Jan. 25.-The Secretary of State to-day sent to the House a request for the passage of a joint resolution to perfor the passage of a joint resolution to permit Alfonso Zelaya, son of the President of Nicaragua, to become a student of the West Point Military Academy, the expense of his course to be defrayed by Nicaragua, also a request for the passage of a bill to incorporate the American National Institute at Paris, France, as a home of American students of art. can students of art.

NOS. 12 AND 13 TWINS.

Superintendent of Insurance

Their Mother. Miss Eva Abermethy, who says that she Miss Eva Abermethy, who says that she is 29 years old and had already had eleven children, had two more—girls—the other day. She was taken to Bellevue Hospital's emergency ward, near Third avenue, and yesterday the twins were removed from that ward to the main building because they had a little stomach trouble. The mother has named the little girls Emma Burns and Madge O'Connor Abermethy, after two Bellevue nurses.

\$30,000,000.00

Any More Jury Notices for Holts? On the jury which is trying Mabel Park

on the jury which is trying Madei Park for forgery is Roland Holt, a publisher, of 29 West Twenty-third street. His part-ner, F. S. Hackett, is sitting as a juror in Part I. of General Sessions. His father, Henry Holt, is on the February Grand Jury, and his uncle, Charles Holt, is on the January Grand Jury. Dead Boy Found on a Grave.

On a Wood lawn Cemetery grave whose stone, probably transplanted, the cemetery people say, bears a date of about 1700, a dead boy about a month old was found last night. Coroner Berry said that the boy was dead before he was put on the grave.

POSTUM CEREAL.

**OUIT COFFEE** 

Said the Great German Specialist. It disappoints some people to be told that coffee causes the disease. But it is best to look squarely at facts and set the face towards health, for that's more fun than anything else, anyhow. A Cincinnati man consulted a Berlin physician on nervous diseases and says:

"Four years ago I was an habitual coffee

drinker, having used it for 25 years, and

being naturally of a nervous temperament I became almost a nervous wreck, greatly suffering from insomnia, almost constantly constipated and weighing only 128 pounds. "I consulted physicians and took medicine all the time, but had no relief. About

three years and a half ago I went abroad and while in Berlin heard frequently of a great physician, Prof. Mendel, an authority on nervous trouble, so I resolved to consult him. "Prof. Mendel surprised me very much

by asking at once if I was a coffee drinker, and on my telling him I used it two or three times a day he said, 'It is poison.' After carefully examining me he told me there was nothing the matter with me whatever but what could be entirely cured in 30 days by letting coffee and other stimulants alone and dieting.

"I had a hard time following his advice. I did not know what to do until I came home and told my wife, who got some Postum. We tried it, but at first did not like it; then we went over the directions on the package together and found we had not boiled it long enough. That was the beginning of the end of my trouble, for the Postum was delicious after that and I drank it regularly and it helped from

"In a very short time I began to feel much better and in the last three years I haven't been absent from my business one hour on account of ill health, for my health is fine now. I have a good appetite, sleep well and weigh 175 pounds."
Name given by Postum Co., Battle Creek, Mich. Any nervous person who drinks coffee

will feel better from 10 days' use of Postum in place of coffee. Trial easily proves this. There's a reason. Look in each package for a copy of the famous little book, "The Road to Wellville."